Loudoun County Clerk of the Circuit Court

Land Records Instruments Recording Requirements

Cover Sheets

Loudoun County <u>does not require</u> cover sheets (VA Code § <u>17.1-227.1</u>); cover sheet is counted as an additional page if the instrument includes one

Legibility. Original Document. Acknowledgments

Names of the parties to the instrument must be clearly legible (VA Code § 55.1-604); parties shall be identified as grantors, grantees, trustee, beneficiary, etc. (VA Code § 17.1-249)

Instruments must be originally signed in dark blue or black ink and properly acknowledged (VA Code §§ 55.1-600 and 55.1-606; 17VAC15-61-30)

Instruments must be notarized in accordance with the Virginia Notary Act (VA Code § 47.1-1 et seq.) to be accepted to record (VA Code § 17.1-223.C)

Notarized documents must include notarial statement of acknowledgement, the date of notarial act, location, expiration and photographically reproducible seal or stamp (VA Code §§ 47.1-1 et seq. and 55.1-612)

Acknowledgments performed by persons authorized by law (other than notary public) must meet requirements as set out by VA Code § 55.1-616 et seq. & 10 U.S. Code § 1044

Electronically notarized documents will only be accepted vie e-recording (VA Code § 59.1-479 et seq.)

Recordation of Certified Copies

Only certified copies of instrument previously recorded with <u>another</u> county or corporation accompanied by lost note affidavit will be accepted to record; Loudoun County does not accept its own certified copies to record (VA Code § 55.1-607 & AG Opinion to Ray Campbell, 2006)

Plats and Other Drawings

"Plat" means a drawing that shows one or more geometric relationships expressed by a bearing and a distance

"Other drawing" means any drawing that does not show a geometric relationship expressed by a bearing and a distance (17VAC15-61-10)

Plats must be original, unreduced* and shall bear wet or electronically printed stamp and original signature of the preparer (17VAC15-61-20 et seq.); lettering of the inscriptions shall be no smaller than .09 inch (2.29 millimeters) (17VAC15-61-30 et seq.)

*If plat is presented as an exhibit in a reduced format (e.g. oversized plat presented in letter or legal size reproduction), the exhibit must specify previous recording information for the oversized plat.

Plats must be no larger than 18 x 24 inches (17VAC15-61-20)

Plats can't contain any color (with the exception of highway plats); plats shall be black-line or blue line copy with uniformly white background, free of watermarks and background logos (17VAC15-61-20)

Approval block, if applicable, must be signed by the appropriate party (VA Code § 15.2-2254)

Subdivision plat must be approved within the last six months (§1243.13 of the Land Subdivision and Development Ordinance for the County of Loudoun; respective ordinances for incorporated Towns)

Consideration and/or Applicable Exemptions

Pursuant to VA Code § 58.1-802A, consideration shall be stated on the first page of the deed and other instruments described in VA Code §§ 58.1-801 and 58.1-807; deeds conveying real property must also state the current fair market value (assessed value). Assessed value can be obtained from Loudoun County Database of Real Property Assessment and Land Parcel Information

Appraisal can be presented for review to determine if appraised value is to be used as "actual value of the property conveyed" for assessing taxes imposed by §§ <u>58.1-801</u> and <u>58.1-802</u>. Appraisal shall be presented for review along with draft of the deed <u>at least three business day prior to recording</u>; both must be submitted to <u>DEPT-CLERKCT-LANDRECORDS@loudoun.gov</u>. The draft of the deed must list all three values (consideration, assessment and appraisal)

Exemption codes shall be listed on the first page of the document (VA Code § 17.1-227.1); commonly used exemption codes are set forth by the Code of Virginia (Chapter 8 State Recordation Tax)

Description of the Property, GPIN and Jurisdiction

Property must be located in Loudoun County and deed must state jurisdiction (<u>VA Code § 55.1-300</u>)

Instruments transferring interest in real property shall include a written description of the property ("legal description")

Deed in Proper Form

Deed proper form is set out by VA Code § 55.1-300

All deeds presented for recording shall list GPIN(s), Grantee's address, names of grantors and grantees, consideration, assessed and assumed value where applicable or an exemption code(s); it shall contain a legal description as well as it must be property executed and notarized

Deed of Trust in Proper Form

Deed of trust proper form is set out by VA Code §§ 55.1-316 et seq.

All deeds of trust presented for recording must list names grantors, a Virginia trustee (full residence or business address of the trustee shall be stated), consideration and/or exemption codes with previously taxed amount and recording references when applicable

Recordation of Instruments Separately

All separately executed and notarized instruments "authorized by law" (VA Code §§ 17.1-223 & 17.1-229)* must be recorded separately (AG Opinion to William Hall, 1985 & AG Opinion to Hugh L. Stovall, 1977)

*If such instrument is used as an exhibit, it must bear a reference to previous recording with Loudoun County land records.

Rejections

Common rejection reasons are:

- Failure to follow guidelines and requirements outlined above
- Document is not specifically authorized by law to be recorded (VA Code § 17.1-229)
- Entire SSN or its fragments included on the instrument (VA Code § 17.1-227)
- Subject property is located in another county;
- Incorrect fees; recording division will accept up to \$24.99 overage

Return of Documents

All documents submitted for recording in paper form should be accompanied by self-addressed prepaid mailing package

Rejected documents returned the same day with the mailing option provided by the submitter

Current processing time for paper recorded documents is one week; processing time may change without notice